

Form ntcfnrcv – testntcfncrv27

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 19-19601-SLM
Chapter: 13
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gaudia E Spence
aka Gaudia Spence Bowen
7 Whitman Avenue
East Orange, NJ 07017

Rowan Bowen
7 Whitman Avenue
East Orange, NJ 07017

Social Security No.:

xxx-xx-9764

xxx-xx-5991

Employer's Tax I.D. No.:

**NOTICE OF RECEIPT OF RESPONSE TO
NOTICE OF FINAL CURE PAYMENT**

TO: Gaudia E Spence and Rowan Bowen
Debtor(s)

You are hereby notified that a Response to Notice of Final Cure Payment has been filed. Under Fed. R. Bankr. P. 3002.1(h), if you disagree with the creditor's response, a motion must be filed to determine whether the debtor has cured the default and paid post-petition amounts.

Dated: May 29, 2025

JAN: mlc

Jeanne Naughton, Clerk

In re:
Gaudia E Spence
Rowan Bowen
Debtors

Case No. 19-19601-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 29, 2025

User: admin
Form ID: ntcfncur

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Gaudia E Spence, Rowan Bowen, 7 Whitman Avenue, East Orange, NJ 07017-5017

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James F. Vislosky, Jr.	on behalf of Joint Debtor Rowan Bowen jamesvesq@outlook.com jvislosky@cutolobarros.com
Jonathan Kohn	on behalf of Joint Debtor Rowan Bowen lawyers@rrkklaw.com lawyers@rrkklaw.com
Jonathan Kohn	on behalf of Debtor Gaudia E Spence lawyers@rrkklaw.com lawyers@rrkklaw.com
Kevin Gordon McDonald	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing laura.egerman@mccalla.com

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Date Rcvd: May 29, 2025

Form ID: ntcfnur

Total Noticed: 1

mccallaecf@ecf.courtdrive.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Marie-Ann Greenberg

magecf@magtrustee.com

Robert P. Saltzman

on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dnj@pbslaw.org

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10